

AFFIRMATIVELY FURTHERING FAIR HOUSING PART II

[Hoosier Housing NOW Issue #7](#) discussed the Affirmatively Furthering Fair Housing (AFFH) requirements that must be a part of both state and entitlement community Five-Year Consolidated Plans by 2020. These requirements are designed to incentivize facilitation of a range of housing options with **greater access to opportunity for low-income households**. HUD identifies these areas of opportunity through the use of [indices](#) made available via HUD's [AFFH mapping system](#):

1. **Low Poverty Index:** Family poverty rate
2. **School Proficiency Index:** Fourth-grader state math and reading exam performance
3. **Labor Market Index:** Unemployment, labor force participation, and college degree attainment rates
4. **Transit Index and Low Transportation Cost Index:** Public transit usage and household transportation cost affordability by income level, based on HUD's [Location Affordability Index](#)
5. **Jobs Proximity Index:** Average job proximity, taking into account employment opportunity concentration
6. **Environmental Health Index:** Resident exposure to local environmental hazards

Using the [AFFH mapping system](#), opportunity indicators by race/ethnicity can be viewed across jurisdictions, metropolitan areas, or census tracts. Based on the indicators above, Figures 1 and 2 illustrate degrees of access to opportunity for households of different racial and ethnic compositions in Indianapolis and Fort Wayne, respectively.

Figure 1: Opportunity Indicators by Race/Ethnicity for Indianapolis

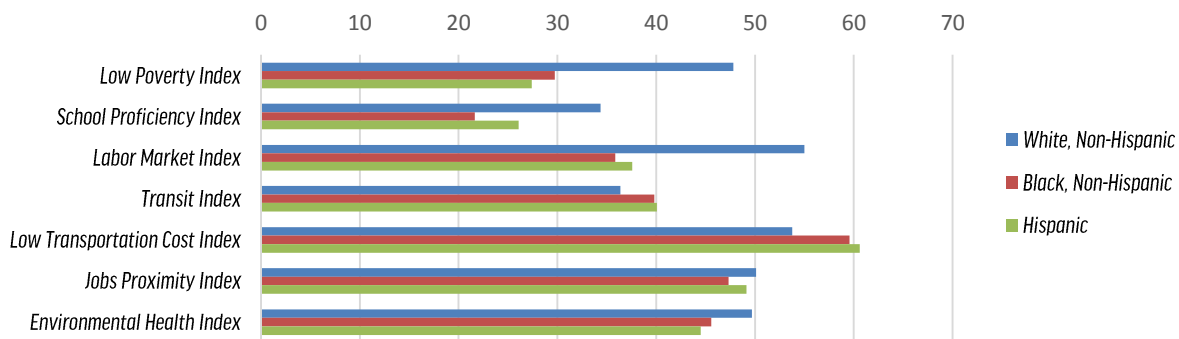
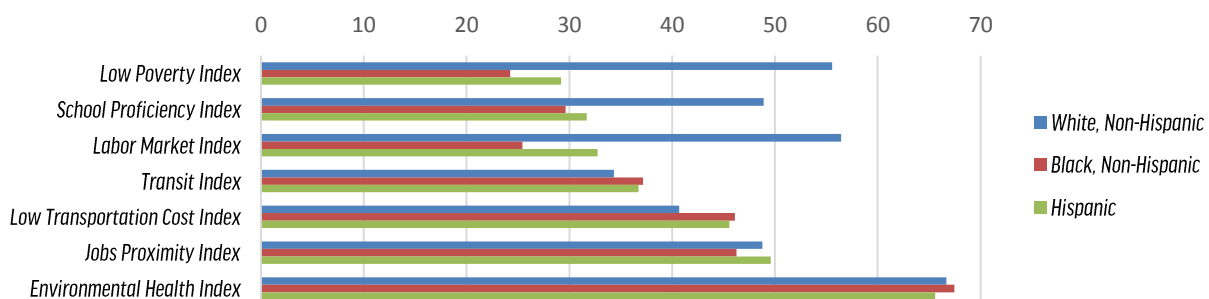


Figure 2: Opportunity Indicators by Race/Ethnicity for Fort Wayne



These graphs suggest that there is less disparity across racial and ethnic groups in terms of transit access, transportation costs, job proximity, and environmental health. However, the disparities across groups for poverty levels, school proficiency, and labor markets are more pronounced, with **White, Non-Hispanic households having markedly greater access to these opportunities than both Black, Non-Hispanic and Hispanic households**. As Indiana communities engage in conversations about improving access to areas of opportunity, these data can guide how to address these disparities.